

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

## **1 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      1 Lien Avoidance**

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-25219

Mark and Nadine Downing

Judge: ABA

**Debtor(s)**

## **Chapter 13 Plan and Motions**

Original       Modified/Notice Required      Date: 9/3/2020  
 Motions Included       Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE**

## **YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

## THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.  
SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/ MD Initial Co-Debtor: /s/ ND

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 890.00 per month to the Chapter 13 Trustee, starting on October 1, 2020 for approximately 47 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,060.00
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes	\$4,055.55
State of New Jersey	Taxes	Notice Only
City of Vineland	Taxes	Notice Only

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase	960 Mars Place Vineland, NJ 08360	\$7,798.61	none	\$7,798.61	\$977.83

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo Bank	2010 Cadillac CTS	\$9,782.63	\$7,400.00	None	\$9,782.63	5%	\$10,271.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance	2006 Dodge Ram	\$12,425.00	\$0.00

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Liens held with NJ Housing & Mort Finance Agency on residential property located at 960 Mars Place Vineland, NJ 08360 - debtor to maintain original agreement outside of the bankruptcy.

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Harley Davidson	2009 Harley Davidson V-Rod	\$19,185.00 (\$11,230.01 at 23.49%)

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ 0.00 \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Wells Fargo Bank	2010 Cadillac CTS	\$9,782.83	\$7,400.00	\$10,271.00	\$1,000.00

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims \_\_\_\_\_
- 3) Secured Claims \_\_\_\_\_
- 4) Unsecured Claims \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/3/2020.

Explain below **why** the plan is being modified:

To list the debt with Credit Acceptance to be surrendered under part 4(e). To list Harley Davidson to be paid in full under part 4(g) per the proof of claim.

Explain below **how** the plan is being modified:

To list the debt with Credit Acceptance to be surrendered under part 4(e). To list Harley Davidson to be paid in full under part 4(g) per the proof of claim.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/3/2020

/s/ Mark Downing  
Debtor

Date: 9/3/2020

/s/ Nadine Downing  
Joint Debtor

Date: 9/3/2020

/s/ Seymour Wasserstrum  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mark A Downing  
 Nadine A Downing  
 Debtors

Case No. 19-25219-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 56

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db/jdb +Mark A Downing, Nadine A Downing, 960 Mars Place, Vineland, NJ 08360-2627  
 cr ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
 Trenton, NJ 08646-0245)  
 518394117 +Aaron's, PO Box 102746, Atlanta, GA 30368-2746  
 518394118 +Aaron's Sales And Leasing, 106 West Landis Ave Suite 7, Vineland, NJ 08360-8114  
 518394120 +Apex Asset Management, 2501 Oregon Pike Ste 102, c/o Center for Diagnostic Imaging,  
 Lancaster, PA 17601-4890  
 518394121 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, PO Box 55848, c/o progressive insurance,  
 Sherman Oaks, CA 91413)  
 518394124 +City Of Vineland, 640 E Wood St - Po Box 1508, Tax Office, Vineland, NJ 08362-1508  
 518394123 +City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722  
 518394131 +EZ Pass, PO Box 52002, Newark, NJ 07101-8202  
 518394130 Ecast Settlement Corp, PO Box 29262, New York, NY 10087-9262  
 518394133 Harley Davidson Credit Corp, Dept 15129, Palatine, IL 60055-5129  
 518476544 +Harley-Davidson, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518422375 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 518394134 +IC Systems, Po Box 64378, c/o Advocare Family Medicine, Saint Paul, MN 55164-0378  
 518394135 +Inspira Health Network, 1505 W. Sherman Avenue, Vineland, NJ 08360-7059  
 518394140 +J&D Furniture, 986 S Delsea Dr, Vineland, NJ 08360-4465  
 518486444 +John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124  
 518394142 NJ Housing & Mort Finance Agency, PO Box 18550, Trenton, NJ 08650-2085  
 518889388 +New Jersey Turnpike Authority, Mark Schneider Esq, 1 Turnpike Plaza, PO Box 5042,  
 Woodbridge NJ 07095-5042  
 518394144 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 518394147 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577  
 518394148 +South Jersey Health System, PO Box 3129, Secaucus, NJ 07096-3129  
 518394149 State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development,  
 Trenton, NJ 08625-0951  
 518394150 +State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445  
 518418492 +State of New Jersey Department of Labor, P O BOX 951, Trenton NJ 08625-0951  
 518394154 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517  
 518430776 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
 518394155 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2020 01:03:10 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2020 01:03:06 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518394119 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Sep 12 2020 01:08:55 American Infosource,  
 PO Box 268941, Oklahoma City, OK 73126-8941  
 518406638 +E-mail/Text: documentfiling@lciinc.com Sep 12 2020 01:01:52 COMCAST, PO BOX 1931,  
 Burlingame, CA 94011-1931  
 518406589 E-mail/Text: ebnnotifications@creditacceptance.com Sep 12 2020 01:01:55 CREDIT ACCEPTANCE,  
 25505 WEST 12 MILE RD, SOUTHFIELD , MI 48034  
 518394125 E-mail/Text: documentfiling@lciinc.com Sep 12 2020 01:01:37 Comcast, PO Box 3006,  
 Southeastern, PA 19398-3006  
 518394127 +E-mail/Text: ebnnotifications@creditacceptance.com Sep 12 2020 01:01:55 Credit Acceptance,  
 PO Box 5070, Southfield, MI 48086-5070  
 518406808 +E-mail/Text: ebnnotifications@creditacceptance.com Sep 12 2020 01:01:55  
 Credit Acceptance Corp., 25505 W 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 518394128 E-mail/PDF: creditonebknotifications@resurgent.com Sep 12 2020 01:08:43 Credit One Bank,  
 P.O. Box 98872, Las Vegas, NV 89193-8872  
 518394129 E-mail/Text: operationsclerk@easypayfinance.com Sep 12 2020 01:01:36 Duvera Collections,  
 1910 Palomar Point Wayste 101, Carlsbad, CA 92008  
 518461811 E-mail/Text: operationsclerk@easypayfinance.com Sep 12 2020 01:01:36 Duvera Financial,  
 dba: Easy Pay Finance, PO Box 2549, Carlsbad CA 92018  
 518394132 +E-mail/Text: bankruptcy.notices@hdfs1.com Sep 12 2020 01:03:57 Harley Davidson Credit,  
 3850 Arrowhead Dr, Carson City, NV 89706-2016  
 518394139 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 12 2020 01:02:29 IRS, PO Box 744,  
 Springfield, NJ 07081-0744  
 518394122 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 12 2020 01:09:56 Chase, PO Box 24696,  
 Columbus, OH 43224  
 518506519 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 12 2020 01:09:57  
 JPMC Specialty Mortgage LLC, f/k/a WM Specialty Mortgage LLC,  
 Chase Records Center, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
 518394141 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 12 2020 01:08:48 LVNV Funding LLC,  
 PO Box 10584, Greenville, SC 29603-0584

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 56

Date Rcvd: Sep 11, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518407565 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 12 2020 01:09:25 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518394143 E-mail/Text: EBN\_Charlotte@MeduitRCM.com Sep 12 2020 01:01:58 PMAB LLC,  
4135 S Stream Blvd Ste, Charlotte, NC 28217  
518394145 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2020 01:08:40  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541  
518491789 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2020 01:10:05  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
518394146 E-mail/Text: bnc-quantum@quantum3group.com Sep 12 2020 01:02:58 Quantum 3 Group,  
C/O Sandino Funding LLC., PO Box 788, Kirkland, WA 98083-0788  
518403755 E-mail/Text: bnc-quantum@quantum3group.com Sep 12 2020 01:02:58  
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
518394151 E-mail/PDF: gecseidi@recoverycorp.com Sep 12 2020 01:09:48 Syncb/Care Credit,  
Po Box 965036, Orlando, FL 32896-5036  
518394152 E-mail/PDF: gecseidi@recoverycorp.com Sep 12 2020 01:09:49 Syncb/Wal-Mart, Po Box 956024,  
Orlando, FL 32896-5024  
518395736 +E-mail/PDF: gecseidi@recoverycorp.com Sep 12 2020 01:08:30 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518394153 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 12 2020 01:01:31  
Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225  
518497620 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 12 2020 01:10:24 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518394126 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2020 01:02:47 comenitycapital/boscovs,  
PO Box 182120, Columbus, OH 43218-2120

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
518394138\* Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
518394137\* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081  
518394136\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
518421026\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Melissa N. Licker on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty  
Mortgage LLC NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com  
Phillip Andrew Raymond on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty  
Mortgage LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson rsolarz@kmllawgroup.com

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 56

Date Rcvd: Sep 11, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Seymour Wasserstrum on behalf of Debtor Mark A Downing mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
Seymour Wasserstrum on behalf of Joint Debtor Nadine A Downing mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10